Department of Regulatory Agencies

Division of Insurance

FREQUENTLY ASKED QUESTIONS ABOUT PRODUCER LICENSING

- Q1. I do not currently have an insurance producer license and am a resident of Colorado. How do I become licensed to sell Life, Accident & Health, Property & Casualty or Personal Lines insurance?
- A1. You will need to:
 - Take a pre-licensing education class;
 - Take and pass the exam for the applicable line(s) of authority; and
 - Apply for a license.

To review approved pre-licensing courses, click: http://www.sircon.com/Colorado
In the menu on the left-hand side of the screen, click "Look up education courses/credits" Under "Inquiries" click "Approved Courses Inquiry" Select "Colorado" from the drop-down menu and click "Submit" Fill out the applicable information and in the "Education Type" field select "Pre-licensing education" and click "Submit"

After the class is completed you will receive a course completion certificate that is needed in order to take the test. Your pre-licensing provider should provide information about how to schedule an examination. You can also visit http://www.pearsonvue.com/co/insurance/ for information or to schedule the exam.

After passing the test, click on http://www.sircon.com/Colorado and select "Apply for a license" in the menu on the left-hand side of the screen.

- Q2. Should I obtain a Personal Lines line of authority in Colorado?
- A2. Colorado Revised Statute 10-2-407 (1) (n) defines "personal lines" as property and casualty insurance sold to individuals and families for primarily non-commercial purposes. Please be advised that property and casualty lines of authority allow a producer to sell both commercial and non-commercial business and personal lines restricts the sale of commercial business.

Resident producers/applicants who have completed pre-licensing education and passed the Property and Casualty examination do NOT need a personal lines line of authority because it is duplicative. Applicants who have completed pre-licensing education and passed the Personal Lines exam may apply only for this line of authority. Non-resident applicants should verify licensing qualifications with their respective home states prior to submitting an application for a non-resident, Personal Lines license in Colorado.

- Q3. I wish to become licensed to sell Title, Crop/Hail, Credit, or Travel Insurance. What are the pre-licensing requirements?
- A3. These lines of authority do not require pre-licensure.
- Q4. I am a non-resident producer with a license in another state. How do I obtain a non-resident license in Colorado?
- A4. Visit http://www.sircon.com/Colorado and select "Apply for a license" in the menu on the left-hand side of the screen.
- Q5. I have a valid license in another state and am moving to Colorado. How do I obtain a Colorado resident license?
- A5. Please contact Pearson VUE at 800-275-8247 for information on how to transfer your license. Please do NOT cancel your other state license until you obtain this information.
- Q6. I am a resident Colorado producer and moving to another state. What do I need to do?
- A6. Please contact the destination state about its license transfer requirements. If a Letter of Clearance is required, please contact Pearson VUE at 800-275-8247. Please note that if a Letter of Clearance is provided, your Colorado license will be cancelled.
- Q7. I am a current Colorado resident producer. How do I renew my license?
- A7. Click on http://www.sircon.com/Colorado and select "Renew your license" in the menu on the left-hand side of the screen.
- Q8. When does my license expire?
- A8. Visit http://www.sircon.com/Colorado and select "Check License Renewal Status" in the menu on the left-hand side of the screen.
- Q9. My license in Colorado has been inactive, terminated, or cancelled for less than one year. How can I re-activate my license?
- A9. You will have to apply for a license to re-activate your license. Visit http://www.sircon.com/Colorado and select "Apply for a license" in the menu on the left-hand side of the screen (please note that there is not a link titled "reinstatement" or "re-activate).
- Q10. My resident license in Colorado has been inactive, terminated, or cancelled for more than one year. Can I re-activate my license?
- A10. You must take the pre-licensing education and re-test for all lines of authority you wish to sell. After passing the test, click on http://www.sircon.com/Colorado and select "Apply for a license" in the menu on the left-hand side of the screen.

- Q11. How do I change my individual or firm email address?
- A11. Visit http://www.sircon.com/Colorado and in the menu on the left-hand side of the screen and select "Update individual's email address" or "Update firm email address," as applicable. Change requests can also be sent to Pearson Vue via facsimile to Pearson Vue at (303) 733-9507 or mailed to 3131 South Vaughn Way, Suite 205, Aurora, CO 80014.
- Q12. How do I change my resident or firm address?
- A12. Please email Pearson Vue at Pearson.com and type "Address Change" in the subject line. Change requests can also be sent to Pearson Vue via facsimile to Pearson Vue at (303) 733-9507 or mailed to 3131 South Vaughn Way, Suite 205, Aurora, CO 80014.
- Q13. I have a current resident or non-resident Colorado license and would like to add a line of authority. How do I do this?
- A13. You will need to apply for a license and choose the line(s) of authority you want to add. Visit http://www.sircon.com/Colorado and select "Apply for a license" in the menu on the left-hand side of the screen.
- Q14. Where can I find Colorado insurance producer licensing fees?
- A14. See http://www.asisvcs.com/publications/pdf/120600.pdf and scroll to page 16.
- Q15. Where can I find the statutes, regulations, and bulletins that apply to the business of insurance?
- A15. Title 10 of the Colorado Revised Statutes is located electronically at: http://www.lexisnexis.com/hottopics/colorado/

Regulations:

http://cdn.colorado.gov/cs/Satellite/DORA-DI/CBON/DORA/1251623061623

Bulletins:

http://cdn.colorado.gov/cs/Satellite/DORA-DI/CBON/DORA/1251623061723

- Q16. Where can I verify that a producer is properly licensed?
- A16. Click on:

https://www.sircon.com/ComplianceExpress/Inquiry/consumerInquiry.do?nonSscrb=Y Select "Colorado" in the drop-down menu, and input the applicable search criteria.

- Q17. How do I obtain a copy of my license?
- A17. See http://www.sircon.com/Colorado and select "Print a license." Please note that if your license was renewed through Vertafore, there is no license printing fee for 30 days from the date of renewal. If you renewed through NIPR or through Vertafore and more than 30 days have passed since the license renewal date, there is a \$5.00 license printing fee. Please note that the Colorado Division of Insurance does not print or mail paper licenses.

- Q18. I have a complaint against a producer. How do I submit it?
- A18. Visit http://www.dora.state.co.us/pls/real/Ins Complaint.Submit Form and complete and submit the form.
- Q19. Where can I locate enforcement actions that the Colorado Division of Insurance has taken against insurance producers?
- A19. Visit http://cdn.colorado.gov/cs/Satellite/DORA-DI/CBON/DORA/1251632798842
- Q20. I have a question about Continuing Education. Where can I find this information?
- A20. See http://cdn.colorado.gov/cs/Satellite/DORA-DI/CBON/DORA/1251623060176
- Q21. Are Third Party Administrators licensed in Colorado?
- A21. Third Party Administrators are NOT licensed in Colorado.